

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

<hr/>		:	ECF Case
WAYNE MILLER, for himself and on		:	
behalf of all others similarly situated,		:	No. 13 Civ. 1541 (VB)
		:	
Plaintiff,		:	
		:	DECLARATION OF REBECCA
vs.		:	H. VOYLES IN SUPPORT OF
		:	MOTION TO DISMISS
WELLS FARGO BANK, N.A., <i>et al.</i> ,		:	CLASS ACTION COMPLAINT
		:	
Defendants.		:	
<hr/>		:	

I, Rebecca H. Voyles, declare as follows:

1. My name is Rebecca H. Voyles. I make this declaration pursuant to the provisions of 28 U.S.C. § 1746. The statements set forth in this declaration are based upon my personal knowledge, or upon a personal review of business records of Defendant American Security Insurance Company (“ASIC”).

2. I am over 21 years of age and competent to testify to the statements set forth herein.

3. I am the Manager, Product Compliance State Filings, for ASIC.

4. I have reviewed the Class Action Complaint filed in this case. I make this declaration in support of the motion to dismiss filed by Assurant, Inc. and ASIC.

5. Form and premium rate filings made to and acknowledged or approved by the New York State Insurance Department, now called the New York Department of Financial Services, regarding ASIC’s Residential MSP include:

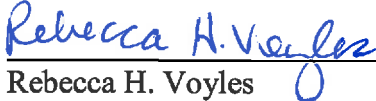
- a. Department File #R94004355, dated November 14, 1994, acknowledged effective December 1, 1994, containing the Residential MSP rates.

- b. Department File # R96005117, dated August 20, 1997, acknowledged effective that same date, revising the deductible schedule for the Residential MSP rates approved for Department File #R94004355.

6. True and correct copies of these ASIC form and premium rate filings, which are retained as business records by ASIC and maintained in the ordinary course of business, are attached to this declaration as Exhibits 1 and 2.

7. The Manual Pages included in Department File # R96005117, copies of which are contained in Exhibit 2 to this declaration, reflect approved premium rates for dwelling coverage under ASIC's Residential MSP in the State of New York that were in effect throughout the calendar years 2008-2013. Lender-placed hazard insurance policies issued in New York under ASIC's Residential MSP in 2008-2013 were subject to those rates.

I declare under penalty of perjury that the foregoing is true and correct. Executed on April 22, 2013.


Rebecca H. Voyles

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